

Curating Well-Being Across *Generations*

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Executive Summary

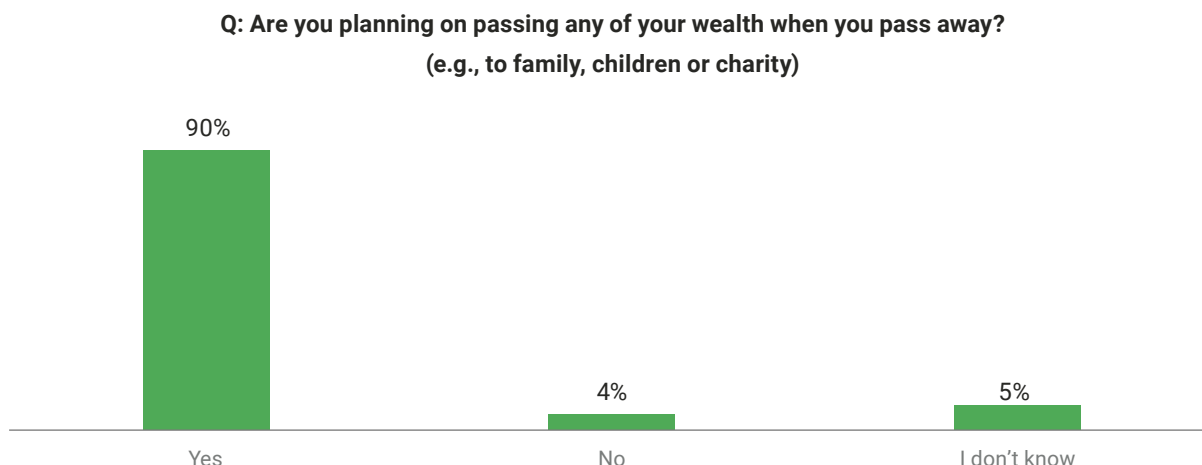
For years now, industry publications and national media outlets have focused on the \$124 trillion dollars¹ expected to transfer between Baby Boomers and their children. The transition is underway, but financial advisors don't appear to be any closer to fully realizing the opportunity. Headlines continue to highlight that wealth management firms are particularly vulnerable to asset attrition risk in cases where they do not know, or have only superficial relationships with, clients' heirs.

In collaboration with Absolute Engagement, TradePMR surveyed (see *survey breakdown on page 18*) investors and their children to understand the true scope of the risks, opportunities, and strategies for advisors looking to successfully capitalize on the wealth transfer. Conducted in June 2024, the research revealed thought-provoking views, needs, and preferences of investors. These findings highlight a potential path forward—one that requires advisors to shift their focus from simply retaining assets to creating a family-centered experience that builds multi-generational relationships over time. While the research focuses on investors and their children, the themes and ideas examined apply beyond children to any and all beneficiaries (extended family, charities, etc.).

From Inheritance to Influence

The majority of investors anticipate passing on some portion of their wealth when they pass away. Of those with children, 90% plan to transfer some of their wealth.

The question for advisors is: Do your clients' adult children see you as their potential advisor? Are you even on their radar? If not, how can you change that? While continuing to serve their current clients, advisors need to give adult children a glimpse of the value and support they can offer—now and in the future.



Retention Isn't a Given

Consider the state of your relationship with your clients' children. Based on the state of those relationships, what percentage of the anticipated assets in transition can you reasonably hope to retain? In addition, have you quantified the opportunity associated with the independently accumulated wealth of the adult children? Together, the assets you hope to retain and gain could be considerable.

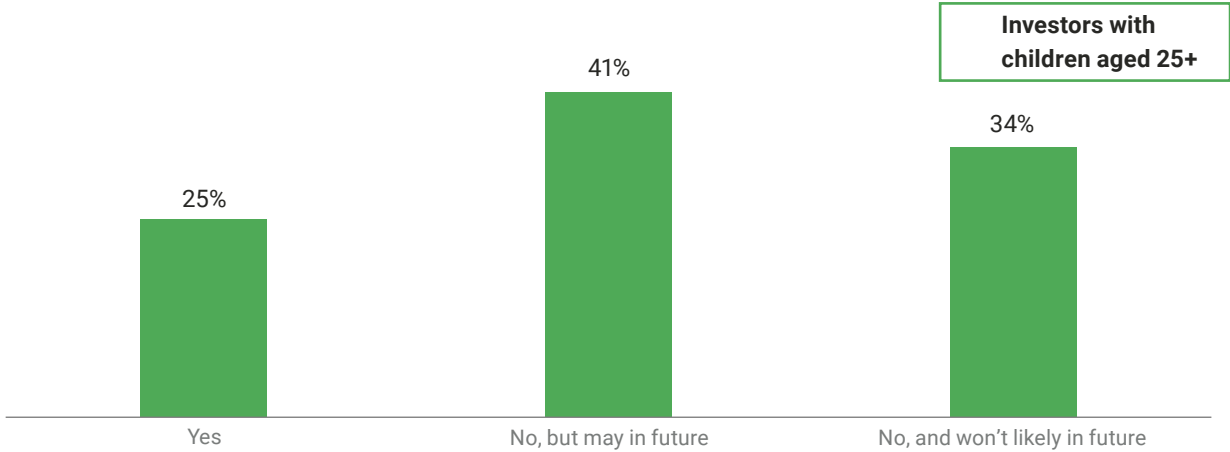
¹ <https://www.cfainstitute.org/insights/articles/great-wealth-transfer-myths-reality>

² <https://www.cerulli.com/reports/us-high-net-worth-and-ultra-high-net-worth-markets-2024>

Existing clients with children aged 25 years or older were asked if their children were currently working with their financial advisor. Only 25% responded in the affirmative, highlighting a significant risk for advisors if nothing changes. The good news is that 41% indicated that there is a chance that they could be open to working with their parents’ financial advisor in the future. The remaining 34% indicated that their children are not working with their parents’ financial advisor and are unlikely to in the future.

In the cases where you are not yet working with your clients’ adult children, how will you seek to understand if there is an opportunity to engage? What strategies are in place to get introduced and demonstrate value to the “No, but may in the future” group? For those clients who indicate their children are unlikely to work with you, how can you understand more about that inclination? What ideas can you generate to begin to change that point of view?

Q: Do your adult children currently use your financial advisor?



Source: TradePMR/Absolute Engagement Next Generation Research 2024

What’s Standing in the Way

Evolving your client experience to focus on the needs of the family throughout the lives of both the parents and children requires thoughtful planning, testing, and learning. Time is an obstacle for any successful advisory firm, but the goal to build a competitive and sustainable business should be a priority, for leadership.



Key Considerations	
Skills and Expertise	<ul style="list-style-type: none">• What specific skill development or experience will be needed to facilitate and deliver family wealth counseling?• What professional designations or continuing education are available to help existing team members develop the skills needed?• How will you build your team’s confidence to credibly deliver the desired client experience? How will you build your own confidence?
Client Experience Design	<ul style="list-style-type: none">• At what point do you seek to engage with adult children/beneficiaries?• What do the touchpoints look like?• How do they showcase what you can do for them, while ensuring they are aware of and understand their parents’ plans for the future?
Technology	<ul style="list-style-type: none">• What solutions will need to be in place to ensure you are working as efficiently as possible (e.g., automated workflows) to sustain profitability targets?• How will you use technology to create and deploy communications and education to increase value delivery?
Team	<ul style="list-style-type: none">• Do you have the team you need in place?• If not, what is your next best hire? And the hire after that? What skills and competencies will these individuals need to have?

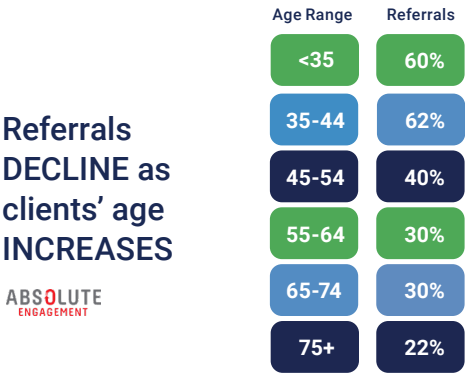
A Family-Centered Advantage

A client experience designed around engaging with families can yield benefits beyond asset retention. It can be a growth accelerator, with study results showing that clients with children are stronger advocates for their advisors than those without children. This may be due to families with children tending to have more complex financial needs and therefore leveraging a greater number of services.

According to our research, clients with children are more likely to:

- recommend their advisor to friends and family (Net Promoter Score [NPS] 61 vs 46)
- have provided a referral in the last 12 months (47% vs 33%)
- be engaged as defined by high satisfaction levels and referral activity (37% vs 26%)

In addition to stronger advocacy rates among clients with children, the majority of referrals come from younger clients. This makes an even stronger case for creating a family-centric client experience designed to meet the needs of multiple generations.



Source: Absolute Engagement Investor Research 2024

While there are numerous factors that need to be considered regarding the people, processes, and technology solutions needed to effectively deliver an engaging and impactful experience that supports families across generations, the risks of not taking action are too real to defer action any longer.

Where to begin? The key findings that follow seek to provide advisors with a view into the hearts and minds of existing clients and clients' children regarding their hopes, wishes, and plans for their future. By understanding what's most important and most concerning, you can begin to sketch out a client experience intended to build and nurture meaningful relationships with the next generation of investors.

Embrace the Role of Family Wealth Counselor

Beyond the primary client, you should consider extending your engagement efforts to include the client's spouse or partner and adult children (or other beneficiaries) in a meaningful way. The goal isn't to sell or promote services, but rather to understand how to best guide the entire family toward long-term well-being.

Curate Well-being



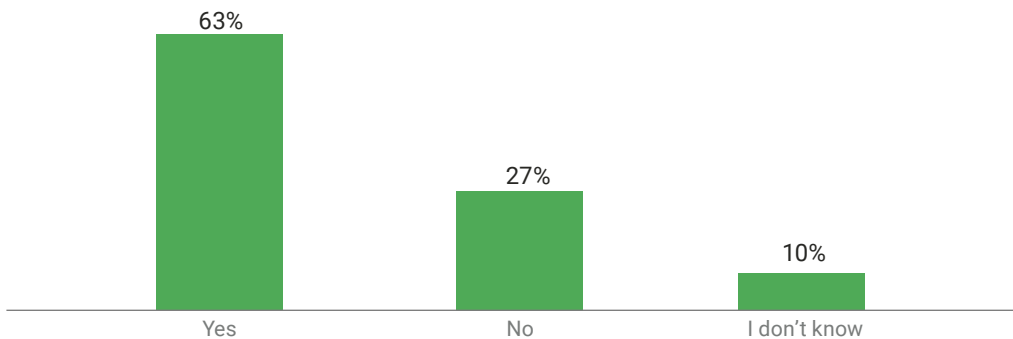
What does it mean to curate well-being as a family wealth counselor? It means going beyond financial planning to support a client's overall wellness and social network. It involves ensuring that each family member has access to the guidance and support needed to navigate life's stages. By helping clients connect the three "profiles" of their life—financial, wellness, and network—you can help empower them to pursue what matters most and live their best lives.

Outlining Your Approach

A Starting Point: Engaging the Silent Spouse or Partner

In relationships where the spouse or partner is not actively engaged in advisory conversations, initiating their involvement is an important starting point. Our research shows that primary clients recognize the value of their spouse or partner being more involved in the advice process.

Percentage of Clients Who Believe It Would Be Valuable to Have Spouse/Partner More Involved



Source: TradePMR/Absolute Engagement Next Generation Research 2024

Consider how you can position the importance of both individuals being active participants in creating and achieving a shared vision for the future. Express to your primary client the importance of having their spouse or partner be part of the planning process. Seek to understand how you can best engage them and where their reluctance may originate from. They may express that there is a division of labor within their partnership and they are the lead on finances, which is the case with many couples. Acknowledge that you understand that their spouse or partner may not be able to be part of every conversation, however, their input can be critical to ensure that the needs of both, and the entire family, are met. With the primary client’s help, together you can bring their spouse or partner into the discussion.

Facilitating Communication and Planning Conversations Between Parents and Children

Once both individuals in the couple are actively engaged, it becomes natural to extend the conversation to include their adult children. Research indicates that while there is no universal consensus on the right age to involve children, more than half of parent clients believe that these conversations should begin before age 30.

Age Parents Believe It’s Important to Share Future Plans with Children

	With Children
Under 25	36%
25-29	27%
30-39	16%
40-49	11%
50+	7%
I don’t believe it’s important to share this information with my children	4%

Age Children Believe They Should Have Knowledge of Parents' Future Plans

Q: At what age is it/was it important for you to understand the details of your parents' plans to transfer their wealth or plans for the future?	Expect to inherit	Doesn't expect to inherit	Don't have wealth/already passed
Under 25	22%	17%	6%
25-29	26%	24%	9%
30-39	20%	14%	11%
40-49	13%	8%	14%
50+	11%	8%	17%
It's not/wasn't important for them to share that information	8%	29%	43%

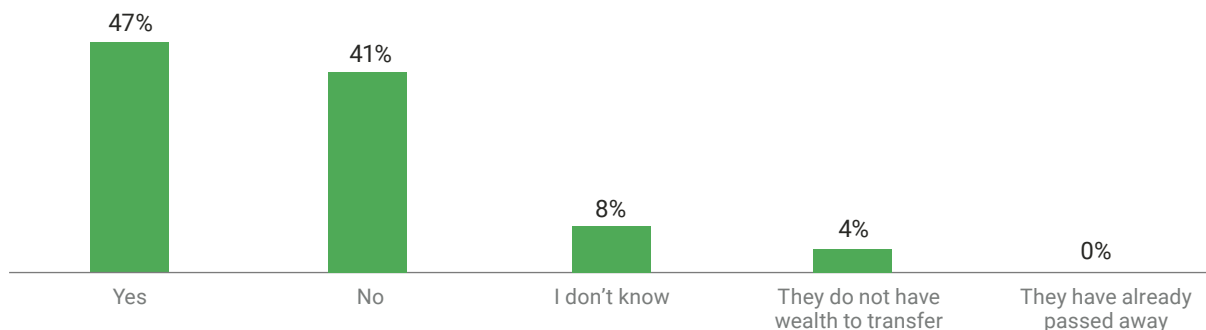
Source: TradePMR/Absolute Engagement Next Generation Research 2024

Those who expect to inherit would like to be brought into the conversation slightly earlier, but the trend holds across all cohorts that an early age is preferable. However, the conversation needs to go beyond sharing or reviewing the plan. For parents, it's not just about communicating the plan to their children but also their values and philosophies around life and money. It's also about ensuring the children have a safe place and a trusted information source to turn to with questions, concerns, and ideas.

First, Cover the Basics

Fewer than half of respondents with living parents believe they will receive an inheritance. However, as stated earlier, 90% of investors plan on passing on their wealth upon their death. This discrepancy may stem from a lack of conversations between parents and their children. It could also be that a higher percentage of clients than typically assumed plan to transfer their wealth to another party, such as an organization, or they may simply intend to spend it all as they enjoy the next phase of life.

Inheritance Expectations From Those With Parents Still Living



Source: TradePMR/Absolute Engagement Next Generation Research 2024

Beyond the Inheritance, What's Being Communicated?

Overall, the percentage of clients who say that they are sharing information with their children is low. Clients indicate that they are sharing plans, views, and advice to a certain extent, and children agree. They are more likely to share lessons and values, two things that are more likely to happen in the normal course of raising children. However, the percentages are still not a majority, presenting an opportunity for advisors to facilitate these conversations between families.

What Parents Are Sharing With Their Adult Children

Q: Think about your plans to transfer wealth and for your future. Which, if any, of the following have you shared with your children?	Yes, this has been shared
Your advice on how to make wise decisions about money and investing	48%
Your views and values with respect to money	46%
The amount of money that is likely to be transferred to the children	41%
Your vision for how you want to live in retirement	39%
Your needs and preferences as you get older (e.g., living arrangements, support requirements)	36%
The legacy you want to leave	35%
The details/structure of your estate plan	33%
The reasons why you have structured your plan as you have	30%
How to identify and respond to concerns about cognitive decline as you age	29%
None of the above	6%

What Adult Children Say Has Been Shared by Their Parents

Q: Think about your parents'/in-laws' plans to transfer wealth and for their future. Which, if any, of the following/have been shared with you?	Expect to inherit	Doesn't expect to inherit	Don't have wealth/already passed
My parents' views and values with respect to money	43%	30%	31%
Their needs and preferences as they get older (e.g., living arrangements, support requirements)	41%	28%	25%
The details/structure of my parents' estate plan	39%	22%	29%
The amount of money that is likely to be transferred from my parents to me/us	38%	26%	24%
None of the above	5%	31%	41%
Their vision for how they want to live in retirement	40%	24%	16%
Their advice on how to make wise decisions about money and investing?	33%	25%	21%
The legacy my parents want to leave	28%	16%	14%
The reasons why parents structured their plan as they have	30%	17%	11%
How to identify and respond to concerns around cognitive decline as they age	28%	18%	10%

Source: TradePMR/Absolute Engagement Next Generation Research 2024

Even in situations where a child may not stand to inherit any wealth, family engagement and support are important. Understanding their parents' plans and their potential role as caregivers in the future is a conversation worth having, and can be an impactful way to make a first impression with adult children. At some point in the future, the adult child may need financial advice and reach out. This type of conversation may go beyond the client's finances, but is certainly within the scope of curating well-being related to wellness and network. It may take time and some testing to help you determine how to navigate this type of conversation, where emotional intelligence often plays a larger role than financial acumen.

What Advisors Must Understand to Serve the Family Best

Goal Planning Priorities

As clients transition through life stages, their priorities can and do change. The research sought to understand how clients across different age groups value various goals for the future. Across the board, clients name financial security and health as their most important goals, particularly for clients aged 55 years and older.

Most Important Goals

When you think about goals for the future, how important is each of the following?	Importance Level	All respondents	<35	35-44	45-54	55-64	65-74	75+
Ensuring I am financially secure	Somewhat Important	17%	15%	19%	16%	19%	15%	17%
	Very Important	80%	77%	73%	81%	78%	83%	80%
Experiencing new things	Somewhat Important	37%	21%	30%	35%	40%	38%	46%
	Very Important	47%	67%	62%	56%	47%	44%	31%
Getting or staying healthy	Somewhat Important	19%	25%	24%	30%	19%	16%	18%
	Very Important	77%	65%	75%	66%	77%	81%	79%
Spending more time with family and close friends	Somewhat Important	35%	32%	34%	24%	38%	34%	37%
	Very Important	53%	49%	60%	66%	51%	51%	50%
Feeling fulfilled after I stop working full-time	Somewhat Important	31%	30%	36%	25%	30%	30%	30%
	Very Important	54%	55%	58%	67%	51%	55%	45%

Note: Survey respondents were asked to select the level of importance on a scale of 1 (not at all important) to 5 (very important). This table only includes the percentages of survey participants that selected ‘somewhat’ or ‘very important’ for each of the goals listed above.

Source: Absolute Engagement Investor Research 2023

While goals related to children may appear secondary in terms of importance, the primary goals clients have for themselves will impact their children positively or negatively, depending on what they can accomplish. When parents are financially and emotionally secure, children are less likely to bear caregiving or financial burdens later in life. Early involvement of adult children supports a more balanced approach to planning.

Advisor Support Expectations

The research next asked investors to share if they would appreciate their advisors supporting their pursuit of these goals. While it may not be an explicit expectation, advisor support would certainly be welcomed. Clients were more likely to value support on more traditional financial goals. However, that may be attributed to the belief that advisors can only help with traditional finances. You will need to expand your client's thinking on what's in and out of scope for the relationship.

While goals such as "getting and staying healthy" may not seem like a goal to discuss with a financial advisor, the long-term cost of healthcare should a client fail in this endeavor certainly has financial implications that can impact other goals (e.g., ensuring I am financially secure). Your ability to focus on what matters most to the client and how that connects to their overall well-being (financial, wellness, and relationship dimensions) is where the value delivery lies.

Value of Advisor Support in Goal Planning

Q: Would you find it valuable if your advisor could help you think about or plan to reach goals below, that you identified as important? *Percentages shows those who responded "Yes"

	All respondents	<35	35-44	45-54	55-64	65-74	75+
Ensuring I am financially secure	92%	95%	92%	93%	92%	92%	90%
Ensuring my children will be financially secure	81%	92%	90%	83%	81%	81%	67%
Defining the legacy I want to leave	74%	85%	87%	82%	76%	69%	62%
Getting or staying healthy	46%	88%	82%	47%	46%	36%	28%
Experiencing new things (e.g., travel)	50%	77%	77%	53%	50%	42%	31%
Learning new skills	50%	77%	79%	54%	44%	33%	24%
Spending more time with family and close friends	44%	81%	79%	54%	44%	33%	24%
Feeling fulfilled after I stop working full-time	54%	85%	79%	58%	55%	41%	37%

Source: Absolute Engagement Investor Research 2023

Addressing Personal and Financial Stress

In addition to specific goals clients may have as they plan for that next phase of life, there are current concerns that are potentially causing them personal or financial stress. The following tables showcase the percentage of clients who are concerned about a range of topics regardless of age. The table looks specifically at two cohorts, those with and without children. Across the board, clients with children had higher levels of concerns than those without children, making it imperative that you ask about, and regularly check in on, potential areas of concern when engaging families across generations.

Percentage of Clients Concerned Across a Range of Topics

Concern	No Children	With Children
Caring for elderly parents or family members	41%	55%
Supporting my parents in managing their financial affairs when they are older	34%	49%
Understanding the signs and implications of cognitive decline with family members	55%	60%
Ensuring my family is taken care of when I pass away	53%	56%
Managing our financial life should my partner/spouse pass away first	37%	51%
Personal or family health	55%	65%
Managing personal or financial stress	38%	47%
Ensuring my children make good financial decisions	N/A	61%
Personal job security	29%	42%
Having enough money to retire comfortably	41%	51%
Finding a balance between work and life	32%	46%
Dealing with the rising costs of health/long-term care	66%	67%
Whether I will feel fulfilled in retirement	34%	49%
The impact of market volatility on my ability to reach my long-term goals	56%	60%
Saving for my children/child's education	N/A	44%

Source: Absolute Engagement Investor Research 2023

Our research shows, a proactive approach is required as clients do not always think to share or feel comfortable opening up about their concerns, especially if they are personal in nature. However personal they may be, they likely have a financial component that requires further discussion and planning to relieve. The following chart illustrates that though clients have concerns, there is doubt as to whether or not they have expressed or will express them to their financial advisor.

Percentage of Clients Sharing Particular Concerns with Advisor

Q: You identified the following concerns in the previous question. Have you shared these concerns with your advisor?

	All respondents who responded "Yes"
Caring for elderly parents or family members	63%
Ensuring my family is taken care of when I pass away	76%
Managing our financial life should my partner/spouse away first	64%
Personal or family health	52%
Managing personal or financial stress	64%
Ensuring my children make good financial decisions	53%
Personal job security	57%
Having enough money to retire comfortably	84%
Having enough time to spend with my family	52%
The financial health of my business	68%
Dealing with the rising costs of health/long-term care	59%
Feeling fulfilled in retirement	60%
The impact of current market volatility on my ability to reach my long-term goals	83%

Source: Absolute Engagement Investor Research 2023

For all investors who indicated these were areas of concern, as many as two-thirds chose to share that concern with their advisor. How can you help make it 100%? As an advisor, you not only have to create a safe space for clients to share, but also get comfortable with different types of conversations, even if they are uncomfortable. For example, parents may be concerned about an adult child's chosen lifestyle or mental health, while adult children may be worried that they are starting to see signs of cognitive decline in their parents. How can you help navigate these complex concerns, and what resources can you refer clients to for additional expertise and services?

Helping Clients and Their Children Have Necessary Conversations

As an advisor, you may need to ask difficult questions as you seek to support families in addressing areas of concern. Are you prepared to initiate and facilitate conversations in support of families around a range of topics, including:

- | | |
|----------------------------------|------------------------------|
| • Mental health | • Long-term care |
| • Addiction | • Health benefits |
| • Guardianship of adult children | • Philanthropy |
| • Caregiving | • Family business transition |
| • Transportation | • Living arrangements |
| • Housing | • Cognitive decline |

As you meet with clients, consider carving out time on the agenda for an open discussion designed to identify sources of concern or stress. By asking open-ended questions, you can encourage clients to share more of their inner thoughts and feelings, helping to identify a need you can work together to address. Beyond your communication approach, what additional skills might you work on to enhance to help you better connect and engage with clients? For example, you might look to further develop your emotional intelligence or pursue a certificate or higher designation to deepen your technical expertise in a specific area.

Financial Planning for the Family

In addition to helping to identify and plan for specific goals, or addressing concerns clients may have either for themselves or their family members, you will need to have services and resources in place to drive engagement. Which services are of most value?

Perceived Value of Services: Those Currently Receiving vs Not Receiving

The following table indicates the percentage of the group (i.e., currently receiving a service, not receiving a service) that finds or perceives that service to be valuable. For example, of those currently receiving “Active ongoing oversight of my entire portfolio,” 99% of them find the service valuable. Of those not currently receiving the service, 80% perceive it to be valuable.

Service	Currently Receiving	Not Receiving
Active ongoing oversight of my entire portfolio	99%	80%
Ability to borrow on my investment account	79%	37%
Consolidated balance sheet reporting	91%	38%
Conducting an analysis of future health care costs	92%	46%
Comprehensive financial/retirement planning	98%	81%
Tax planning strategies	95%	63%
Tax preparation services	94%	41%
Trust services	91%	50%
Creating a plan to transfer my estate	94%	54%
Assistance with purchase of major assets (e.g., home, airplane, boat, artwork, etc.)	88%	29%
Philanthropic/charitable giving strategies	88%	31%
Creating a plan to manage income in retirement	97%	77%
Creating a plan to care for aging parents or other close friends/family members	87%	31%
Personal insurance (e.g., life, disability)	92%	33%
Managing wealth across generations	92%	46%
Cash flow analysis	92%	50%
Business succession planning	88%	22%
Bill payment services	86%	24%
Social security planning	93%	42%
Services to support my Executor or Power-of-Attorney	92%	53%
Access to health and wellness services	90%	34%
Creating a meaningful vision for the next phase of my life (e.g., in retirement)	97%	60%

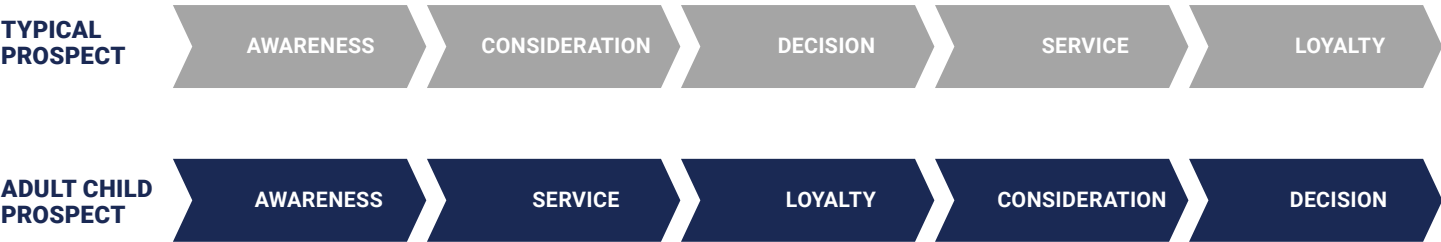
Source: Absolute Engagement Investor Research 2023

The data shows significant gaps in value perception among those receiving these services, versus those who have yet to experience them. There is an opportunity for advisors to provide adult children a preview of their services through their parents’ relationship, which allows them to experience the value of these services for themselves. These preview experiences can ultimately lead to new and expanded relationships.

Adult Children in the Buyer’s Journey

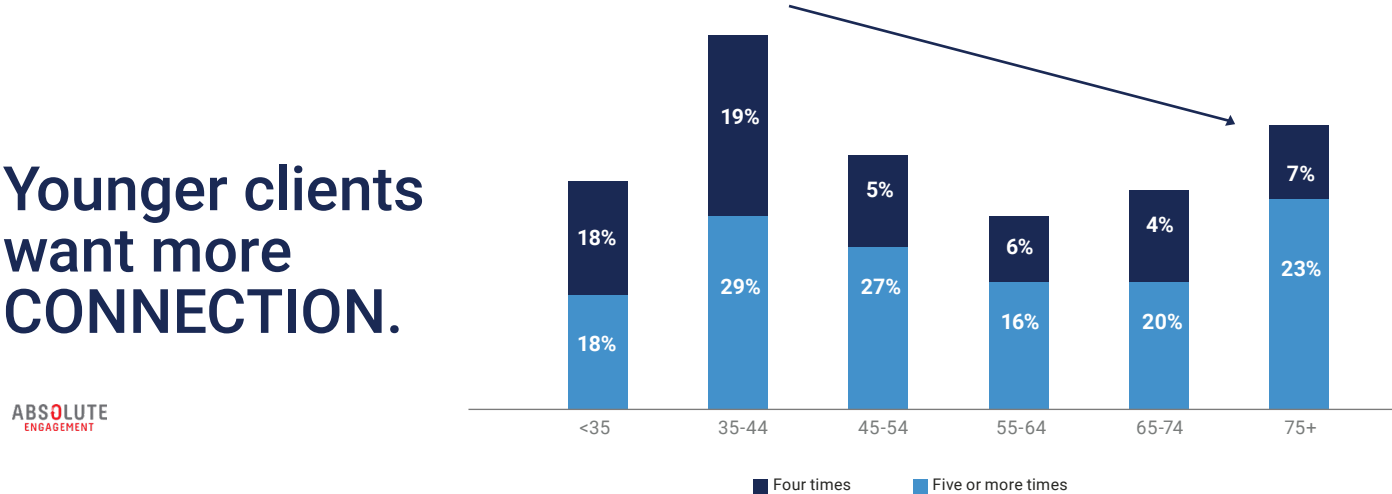
Earning the business of your clients’ adult children is a bit more complex than a typical prospect, as they do not move through the buyer’s journey in the usual way. They are both in the awareness phase and the service phase without having decided to buy yet. Because their interactions with you are already influenced by your relationship with their parents, you may have already begun to earn their trust and loyalty.

TYPICAL VS CHILD BUYER’S JOURNEY



Though many of your initial interactions will be tied to their parents, you will need to be cognizant of their own preferences and other generational differences in terms of how they communicate, prefer to consume information, and research professional service providers.

Q: How often do you want to meet with your advisor to discuss your portfolio or financial plan in the next 12 months?

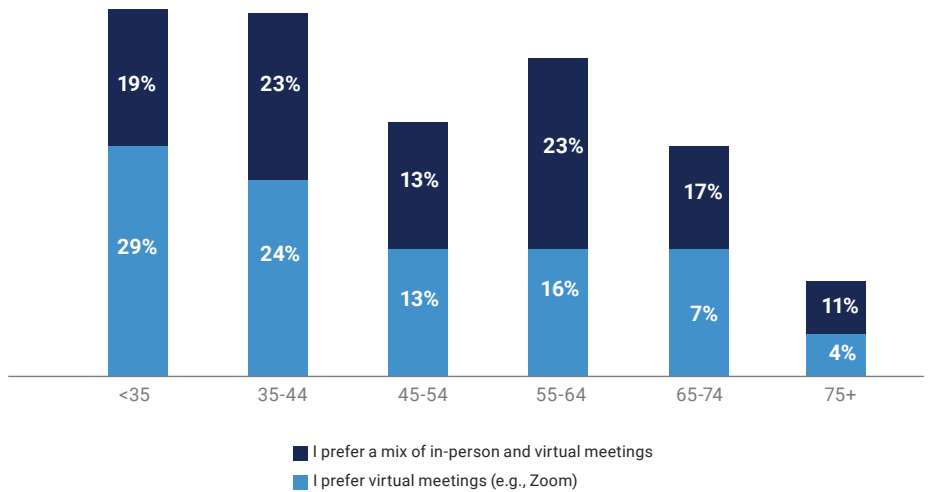


Source: Absolute Engagement Investor Research 2023

Q: Which of the following reflects how you prefer to hold meetings to review your plan or portfolio?

Younger clients prefer VIRTUAL.

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Source: Absolute Engagement Investor Research 2023

Q: Content and educational information can be delivered in many ways. Please select your top three preferences.

Younger clients are looking to ENGAGE with content.

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Source: Absolute Engagement Investor Research 2023

Q: Which of the following would you use to interact with, or learn more from, your advisor if it was available. Please select all the apply.

Younger clients are SOCIAL.

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	Usage	Top Channels used to interact with advisor
<35	95%	 62%  53%
35-44	87%	 65%  63%
45-54	40%	 29%  27%
55-64	33%	 17%  17%
65-74	13%	 6%  6%
75+	9%	 5%

Source: Absolute Engagement Investor Research 2023

Positioning the Business for Generational Success

The question every advisor must ask is whether their practice is truly prepared to capture and retain the intergenerational wealth transfer already underway. If the answer is uncertain—or clearly “no”—now is the time to assess what changes are needed to evolve into a firm that supports clients across financial, wellness, and relationship dimensions. This shift is critical to helping clients and their families live well today and confidently into the future.

As you define your next phase of growth, you will need to consider:

- How your client experience and service delivery may need to evolve
- The skills and expertise you and your team need to acquire and further develop
- Which technology solutions can increase efficiency, drive engagement, and align with the next generation’s communication and information preferences?
- If you have the right team members in place to successfully curate well-being across multiple generations

Your biggest obstacle to driving the needed change is likely finding the time to develop a well-thought-out strategy and implement a focused action plan. Remember that the risk to your business of not taking action is very real. Our research shows that 75% of survey respondents indicate their adult children do not work with their financial advisor. Can your business withstand the potential loss of these assets as they transfer to the next generation?

Identify your next best steps and start there. Small, incremental changes can help you begin to gain the traction you need to justify the time spent. The future of your business depends on the actions taken today to earn the trust of tomorrow’s clients. It’s no longer enough to support just the wealth of one generation. You must position yourselves as family wealth counselors, capable of stewarding relationships across lifetimes.

About the Research

In partnership with Absolute Engagement, TradePMR surveyed investors to understand their needs, concerns, and preferences related to family planning and generational wealth transfer. The research was conducted in June 2024. Where relevant, data points from the 2023 Absolute Engagement Investor Research Study have also been included.

One thousand investors, all of whom have a current relationship with a financial advisor, participated in the study with the following profile:



About TradePMR

TradePMR is a custodial services and technology provider, 100% focused on supporting growth-minded Registered Investment Advisors (RIAs). TradePMR was founded by Robb Baldwin, a former RIA, who set out to build a platform that serves RIAs the way he felt they needed to be served, with professionalism, efficiency, and care. Since 1998, TradePMR has successfully delivered high-touch service and advanced technology that helps RIAs grow and service their clients.



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